

B 23 (Official Form 23) (12/10)

UNITED STATES BANKRUPTCY COURT
District of New Jersey

In re Crystal M Ramirez,
Debtor Case No. 12-34475
Chapter 7

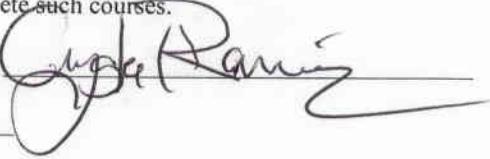
**DEBTOR'S CERTIFICATION OF COMPLETION OF POSTPETITION INSTRUCTIONAL
COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT**

Every individual debtor in a chapter 7, chapter 11 in which § 1141(d)(3) applies, or chapter 13 case must file this certification. If a joint petition is filed, each spouse must complete and file a separate certification. Complete one of the following statements and file by the deadline stated below:

I, Crystal M Ramirez,
(Printed Name of Debtor) the debtor in the above-styled case, hereby
certify that on 03/01/2013 *(Date)*, I completed an instructional course in personal financial management
provided by Solid Start Financial Edu Services,
(Name of Provider) an approved personal financial
management provider.

Certificate No. *(if any)*: 12433-nj-de-020392520.

I, Crystal M Ramirez,
(Printed Name of Debtor) the debtor in the above-styled case, hereby
certify that no personal financial management course is required because of *[Check the appropriate box.]*:
 Incapacity or disability, as defined in 11 U.S.C. § 109(h);
 Active military duty in a military combat zone; or
 Residence in a district in which the United States trustee (or bankruptcy administrator) has determined that
the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise
be required to complete such courses.

Signature of Debtor: 

Date: 03/02/2013

Instructions: Use this form only to certify whether you completed a course in personal financial management. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

Filing Deadlines: In a chapter 7 case, file within 60 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 11 or 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)